

Philip and Carolyn Payne
5320 Pond Mountain Road
Broad Run, VA 20137

March 5, 2004

Mr. William G. Downey
Supervisor, Scott District
40 Culpeper St.
Warrenton, VA 20186

Dear Mr. Downey,

This letter is to request that we be allowed to sell our property at 5320 Pond Mountain Road, Broad Run, a result of a Family Transfer completed in September 2002. Due to a combination of circumstances we find that we are overextended financially and cannot afford the house that we built. Following is some background information as well as a brief financial statement of our monthly expenses.

My parents, Philip and Barbara Payne, had owned ten acres in Pond Mountain Estates since the 1970s. They were interested in moving from Fairfax to Fauquier so they could be near family during their advancing years. At the same time we were looking for a new home and were having difficulty finding a suitable property. My father suggested both families build on his property. We were excited about the prospect, as it would allow us to get just what we wanted at the same time allowing us to be near my parents. That decision was made in January of 2002 and it was at that time that we started the process of dividing the property and building a home.

In April of 2003 we began building our home. During the summer of 2003 my father suffered some health problems. He is in his upper seventies and it was clear that he had waited too long to begin the arduous and stressful process of building a home. He and my mother reluctantly made the decision to stay where they are and cancelled their plans to build. At this time they have no intentions to either build on their property or sell their property.

Our home was completed and we moved in on January 13, 2004. Unfortunately, our home ended up costing us a lot more than we had planned. As you probably recall, the weather was quite wet in 2003, particularly in the spring. As a result, our site work costs nearly doubled and there was damage to Pond Mountain Road (a private road), which we have agreed to repair at our own expense. We also ended up having to move our drain field, which required a new perc test, survey and boundary adjustment. In addition, the real estate prices continued to rise at a dramatic rate and our appraisal ended up being much higher than we expected. Of course that translates into higher taxes. Our homeowners insurance greatly increased as well. The end result is a mortgage \$500 per month more than we had planned.

Two additional expenses that have stressed our budget are driving costs and utilities. We have three children that need transportation to school and are involved in numerous activities in Warrenton. We find ourselves driving to town several times a day. This has doubled our gasoline expense as well as wear and tear on our vehicles.

Admittedly, many of these financial demands could have been anticipated with better planning and had we been savvier to the building process. Having never done this before we made several costly mistakes. It is never pleasant to admit that you have made grievous errors in judgment and this is no exception. We have a lovely home with a gorgeous view and are becoming quite accustomed to it. Since there is no anticipated increase in income, it is with regret that we must admit that we need something less costly.

Attached please find a brief statement of our monthly expenses. We hope that you will deal with us favorably and recommend to the Board of Supervisors that we be allowed to sell. Time is of the essence so we would like to have this addressed as soon as possible. It may take some time to sell our house and each month that we are here further stretches our resources. Should you need any additional information please feel free to contact us.

Sincerely,



Philip and Carolyn Payne

MONTHLY INCOME (Net) \$5,901.72

MONTHLY EXPENSES

Automobile	\$236.00
Satellite	\$35.00
Electricity	\$200.00
Propane	\$200.00
Mortgage	\$2,500.00
Telephone	\$30.00
Clothing	\$200.00
Education	\$1,000.00
Food	\$650.00
Healthcare	\$600.00
Health Insurance	\$400.00
Auto Insurance	\$70.00
Life Insurance	\$300.00

TOTAL EXPENSES \$6,421.00

Please note that these are only the basic expenses. I have not included items like allowances, charity, children's activities & sports fees, gifts & holidays, household repairs & upkeep, personal care (haircuts etc.), and vacations.

Income and expenses are based on actual figures from 2003 and the first two months of 2004.